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ABSTRACT

This booklet addresses the concerns of older and midlife workers with regard to security in their current job, finding a new job, and stability in their lives. It first presents broad employment trends and then moves into the national, organizational, and demographic changes that are shaping lives and choices. The booklet outlines some positive effects of these trends that should make the mature worker an attractive job candidate for organizations. It also addresses areas in which midlife and older workers have been especially vulnerable. With these larger economic and social forces in mind, the booklet shifts to a practical perspective and offers suggestions on what one can do to prepare for a possibly uncertain employment situation. It covers knowing oneself, including one's work motivations, skills, and attitudes. It also addresses knowing one's options: where one can use his/her skills, including assessing one's current work situation, staying in one's current organization, and moving to a new organization. This section also explores the following: using one's core skills as a springboard for identifying similar work, retraining for a new career, having a plan for the future, and staying employable. A resource section contains a more comprehensive skill list for self-assessment, an annotated list of 19 resources, and a list of 8 resource organizations. (YLB)

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A Guide for the Midlife and Older Worker

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Introduction

HOW TO STAY EMPLOYABLE: A Guide for the Midlife and Older Worker

Big changes are happening everywhere in our world. Some futurists even tell us that change itself is changing. It is happening faster and bringing with it more fundamental transitions in our lives and work than ever before. This can be especially true for the midlife and older worker. Those who are employed are feeling less sure of a secure future in their jobs, their companies, and maybe even their industries. Those who are unemployed are concerned about finding a new job and stabilizing their lives.

This booklet will help you understand what is happening. It will first present broad trends and then move into the national, organizational, and demographic changes that are shaping our lives and our choices.

With these larger economic and social forces in mind, the booklet will shift to a practical perspective and offer some suggestions on what you can begin doing today. The bottom line is you must prepare yourself for a future that is uncertain, uncertain except in one area that is—change is guaranteed!

BROAD TRENDS

As you review the major trends in this section, you may want to note those that you think may have the biggest impact on your own job or career future.

Trend:

There is a shift to a global marketplace.

Fact:

Productivity growth of the U.S. economy has decreased compared with foreign competitors and compared with our own productivity growth rates in the decades up to the 1980s.

Job Implications:

Attempts by U.S. corporations to compete more successfully have meant pressure to reduce costs through forced reductions. This competition drives a demand for new technology and equipment to do more work with fewer people. It also contributes to structural changes resulting from mergers, downsizing, and massive layoffs.

Trend:

Technological innovation is occurring rapidly.

Fact:

Career half-life is now 4.5 years. This means that half of what you need to know to do your job today will be obsolete by the year 2000. (If you are in a very fast-changing field, like software engineering, it is 2.2 years.)

Job Implications:

Advances in technology are changing the ways in which every job is performed. This means you need to be constantly learning just to keep competitive to retain your current job. This also means that the jobs of the future will be very different. Futurists tell us that 70 percent of the jobs we will be doing in the year 2010 are unknown today.

Trend:

The U.S. industrial base is changing.

Fact:

By the year 2000, only 10 percent of the population will be working in manufacturing jobs. Furthermore, those jobs will be very different from those currently found in that sector.

Job Implications:

While assembly line jobs are disappearing, jobs as monitors of the technology and machines doing the manufacturing work are growing. This means there will be a need for a more highly skilled labor force that can innovate and manipulate technology, that has higher educational levels, and that responds to new challenges with little supervision.

Trend:

Job growth continues in the services and information sectors.

Fact:

The latest projections show that jobs in these sectors will increase by 35 percent in the next decade.

Job Implications:

Many of the service and information sector jobs require higher math, language, reasoning, and communication skills than the jobs lost in agriculture and manufacturing. The pay levels of these service and information sector jobs are not as high as those of the un- and semi-skilled manufacturing jobs that have been disappearing. Ongoing education and training are becoming increasingly important factors in remaining marketable.

Trend:

Organizational structure is changing.

Fact:

TIME reported that in the first half of 1992 corporate America shed an average of 1500 positions a day. Thirty-six percent of the country's unemployed workers in 1992 were white collar, compared with 22 percent in the 1982 slump.

Job Implications:

To become more competitive, flexible, and responsive, organizations are restructuring. They are moving from the traditional, hierarchical structure with many layers of management to flexible, self-managed, multidisciplinary teams. These groups can form and reform to solve important organizational problems and respond quickly to customer

need. The new approach produces a flatter organization. Because it requires fewer middle-management and functional jobs, many traditional career paths are eliminated. Consequently, employees need to be more flexible and to broaden their skill base.

Trend:

Organizations are slimming down to smaller permanent full-time staffs.

Fact:

The number of people working part-time rose from 5 to 6.5 million in 1992.

Job Implications:

There has been a marked increase in the contingent work force — temporary, contract, and project work — with part-time and occasional work becoming increasingly common. Experts expect the number of contingent workers to nearly double in the next few years.

Trend:

Life-long employment with one organization is becoming less common.

Fact:

The current average of eight jobs in a lifetime will continue or increase, with probably more diversity in job content in the positions held.

Job Implications:

The need for contemporary organizations to be leaner and more competitive has caused many firms to abandon their paternalistic philosophy. The ideal of job security and of retiring with a good pension after a lifetime of dedication to one organization is very quickly disappearing. This fundamental shift means that each person is now largely responsible for his or her own financial security and career management.

Trend:

The size and age of the working population is changing.

Fact:

The baby boom generation, that 19 million strong demographic bulge, is aging. The first members will reach their 50s in 1996. The smaller group following them, sometimes called the baby bust, is bringing fewer younger workers into the job market.

Job Implications:

In the 1990s the well educated and ambitious baby boomer group is facing the reduction of available middle-management jobs. FORTUNE noted that in the early 21st century, "the typical large corporation will have one-half the management levels and one-third the managers it has today." At the same time, there will be a labor shortage as there are fewer first-time job seekers to take the entry-level positions.

Trend:

Americans face a longer life expectancy and more post-retirement years.

Fact:

Life expectancy now averages 74.5 and more of these years are productive because of advances in health and fitness. The Andrus Center of the University of Southern California estimates that a minimum of 8 million people over 65 want to continue working, and a Harris Poll showed that 70 percent of preretirees hope to work after retirement.

Job Implications:

Attempts to change the mind-set of retirement at 65 have not been as effective as hoped. It has been easy for corporations to displace older workers with enhanced retirement plans or job eliminations.

Trend:

Work force diversity is accelerating.

Fact:

Increasing numbers of women, minorities, and immigrants are in the work force. Currently, 29 percent of new workers are non-white. By 2000 about 47 percent of the work force will be women, and 61 percent of all American women will be employed. For the next two decades white males will be a minority of the new work force entrants.

Job Implications:

These groups bring more individuals competing for the same jobs. They can also bring different values and definitions of success to the workplace and add pressures for flexible work options to suit working mothers, dual-career families, and varying cultural work attitudes.

Impact of These Trends on the Midlife and Older Worker

There are some positive effects of these trends that should make the mature worker an attractive job candidate for organizations. Let's look at what these are.

Increasing Need for Labor

There is pressure from economists, government officials, and industrial leaders to reverse the trends of early retirement because of macroeconomic forces. As mentioned earlier, there is a projected labor shortage ahead due to the baby bust. There are also the costs to our society of supporting huge numbers of people who are no longer working. Continuing concerns about the health of the Social Security program with fewer younger workers paying in and more older workers drawing out have added to the pressures to create incentives to keep people in the work force.

Potential changes in policy to solve some of these challenges include:

- Eligibility for full benefits from Social Security will be set at age 67 by 2027.
- Early Social Security benefits at age 62 will be reduced from 80 percent to 70 percent of full benefits.
- Elimination or modifications of the earnings limitation is being considered. Some argue that this has discouraged workers aged 62 70 receiving Social Security from continuing in productive employment.

Reaffirmation of the Value of the Mature Worker

At the same time, organizational studies have increasingly confirmed the unique attributes of the midlife and older worker:

- Older workers enjoy higher morale and a greater sense of organizational commitment and job involvement than workers in any other age group. (Rosen and Jerdee, 1985)
- Older workers are much less likely than younger workers to leave the organization, which reduces recruitment and retraining costs. (Rosen and Jerdee, 1985)
- Employees in their late 50s and 60s are, by far, more conscientious and hard-working than younger workers. (Studies by Robert Half International, Bankers Trust and Casualty Co., and the U.S. Department of Labor in Morgan, 1987)
- Because of their greater experience, older managers are more capable of evaluating available information when making decisions than are younger managers. At the same time, older managers take longer to reach a decision and are less willing than younger workers to take risks. (Andrus Gerontology Center study, 1975, in Morgan, 1987)
- People who were capable of learning at a younger age, and who continue to use their intellectual abilities, maintain their ability to learn in later life. (Morgan, 1987)
- Once in a training program, older workers are more likely than younger ones to complete the training. Once trained, mature employees are likely to remain with their employers longer than are younger trainees. (Morgan, 1987)

Now, the Bad News...

Despite the increased recognition of the value of the older worker, many have faced major adjustments in their career plans in the last decade. Midlife and older workers have been especially vulnerable in three main areas:

- losing their jobs unexpectedly;
- retiring earlier than planned; and
- staying in positions no longer challenging to them.

Downsizing

During the layoffs in the 1980s, people in the over-50 age group were hard hit. It is now estimated that 20 percent of age 55-59 workers who leave the work force do so

unwillingly. Eighteen million of this population have stated that they want to work or to get a better job. (Andrus Gerontology Center estimate, 1985)

Retirement

Changed laws have made mandatory retirement illegal for most Americans. However, it has been relatively easy for employers to get around these laws, and many have sought to do so because of the intense economic pressures they have been facing in recent years. Retirement age has been dropping from 65 to 62 years old. However, the affordability of retirement is changing due to changes in pay, pensions, and savings rates. A Harris Poll found that 76 percent would like to be working and that 86 percent opposed mandatory retirement. A Harris Poll also found that life satisfaction among 65-year-olds was significantly higher for those who were employed versus those who chose to retire early and then decided they had made a mistake.

Staying on the Job

Mature workers who have stayed in their jobs have not escaped from the implications of the trends discussed earlier. Relatively fewer middle management jobs has meant less chance for promotion. Many mature employees remaining in organizations feel they have reached a plateau, often at a much earlier age than they had planned. For many, this has produced feelings of burnout and anxiety about their future security.

Age Stereotypes

Although it may be officially denied, many older workers have been victims of age stereotypes and age discrimination. This is based on the attitudes toward aging that exist in the United States and on financial realities. Bias toward hiring and retaining younger workers and squeezing out mature employees often exists because of a pervasive youth culture and the feeling that young people are more flexible and comfortable with technology. In addition, cutting older workers can be attractive since their salaries tend to be higher than those of younger workers. Health benefit costs are also a consideration.

Summary

No matter what your current situation may be, these trends should bring everyone's attention to the fact that you need to be very proactive when thinking about your career future. Clearly, no one is going to take care of your future and guarantee your security and happiness. Everyone needs to do that for himself or herself. But what exactly should be done? In the next section, specific strategies will be presented to put you in charge of your future.

What Should I Do?

Clearly you can no longer rely on your employer to take care of you and reward you for your loyalty. You cannot be sure your current job will continue to exist or that all the skills and knowledge you are currently using in your work will continue to be relevant. You owe it to yourself to develop a plan that is customized to you and the changing work force.

There are some strategies that you can employ to prepare you for these uncertain times.

KNOW YOURSELF

Your Work Motivations

Why do you work? You may think the answer is obvious—because you have to earn a living. But there are many other reasons, some of which are listed below. Knowing all the reasons you work will help you with decisions in the future.

A study of mature workers who had recently accepted new jobs was conducted by the University of Southern Maine in 1991 and funded by the Andrus Foundation. The study was based on three key research questions: (1) What constitutes job success from the perspective of the mature worker? (2) How do mature workers' definitions of a successful job vary according to demographic and socio-economic characteristics? and (3) What job characteristics are related to successful and unsuccessful work experiences?

The study involved 198 people aged 50 to 83 years who found jobs in a wide variety of industries. These individuals were asked what factors motivated them to take their new job. The following seven factors were ranked the highest (in order) as motivators for them:

- desiring to feel useful;
- earning additional income;
- meeting people;
- wanting a challenge;
- needing to do something different;
- obtaining fringe benefits; and
- receiving medical insurance.

This is a good time to reflect on the importance of work to you, and to incorporate your particular motivations into your planning.

Your Skills

In addition to knowing your motivations, it is important to know what your special skills are. Your transferable skills are natural talents, capabilities, and aptitudes you have refined through experience and training. They are not restricted to any occupation or profession but can be moved from one situation to another. In this period of rapid change, you can no longer think of your skills as what your current job demands. You need to identify and be able to explain your core skills and understand how they could be used in a variety of situations.

Analyze your skills. Have you analyzed the accomplishments in your work history to discover the things that interest you, that you do well, and that you enjoy? Even if you have stayed in the same company for many years, there may have been some tasks or roles that you enjoyed far more than others. Pulling out the skills that you were using at that time can often give you valuable information about what is most satisfying and energizing to you. Note also what is unsatisfying and tires or bores you.

Analyzing your specific accomplishments and noting the skills you have most enjoyed using is a good way to begin understanding the themes in your own skill use. The example on page 8 will show you how this method of skills identification can be done. The skill list is a partial one, presented so you can understand the method. See a more comprehensive skill list in the Resource section for your own self-assessment.

Seek feedback. Have you questioned your friends and co-workers to see how they view your best skills? Sometimes our best skills are not obvious to us but are to others.

Document them. Can you demonstrate your successful use of your skills to someone you do not know? You might think of developing a skills portfolio. In it you would have examples of various projects you have worked on that demonstrate your abilities. This could be a complex memo you have written, a description of an event you organized, a photo of something you have made, or a

description of something you have repaired. Do you have a record of courses you have taken to update your skills and knowledge?

Know your backup, marketable skills. Since it is often necessary to go beyond our favorite few skills, do you have a knowledge of backup skills that can be used when necessary? Having a *diversity* of skills makes you more marketable and open to greater opportunities in the marketplace.

In Bill's accomplishments, he noted his core transferable skills as using numbers for analysis and planning and consulting. In addition to these favored skills found in his accomplishments, other skills exist that he could use to obtain a position and then build on: researching, organizing, and implementing projects.

Example:

Bill's Accomplishments:

- Evaluated financial statements for a wide range of clients, conducted examination of source documents, investigated accounts. Interpreted financial statements for clients, explaining variances and discrepancies.
- Implemented a new program to develop accurate costs, interviewing department heads to establish financial basis and then advising management on best available programs.

Bill's Favorite Skills in Using These Accomplishments:

Leadership/Influencing

_____ Persuading
_____ Managing a project
_____ Supervising
__✓__ Consulting/Advising

Working with Things

_____ Handling objects or tools
_____ Being athletic
_____ Operating equipment
_____ Operating vehicles

Working with Information

_____ Systematizing numbers
_____ Organizing information
_____ Implementing tasks
__✓__ Using numbers for analysis/planning

Helping people

_____ Offering services
_____ Teaching/training
_____ Nursing
_____ Counseling

Working with Ideas

_____ Researching
_____ Using creativity
_____ Using artistic ability
_____ Writing

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Your Attitudes

Keeping up-to-date with technological changes and organizational restructuring is essential and requires an attitude of openness to change and a willingness to update your knowledge and skills. Look at the checklist below and assess your attitudes.

	Yes	No
Do you avoid learning about new technology as long as possible?	☐	☐
Do you resent and resist other changes coming into your workplace?	☐	☐
Do you fear or reject retraining for entirely new skills because you feel you won't be working that much longer or can't master them?	☐	☐
Do you see job change, through downsizing or retirement, as a personal rejection rather than a reflection of the times or a new opportunity?	☐	☐
Do you see age as a deterrent and an excuse for not doing some of the things you want to do?	☐	☐

If you answered yes to any of these questions, you may want to work on being more open to new information and practices.

Know Your Options: Where Can I Use My Skills?

Assess Your Current Work Situation

To know what your best options will be, you must first assess the future potential of your current work situation and find answers to these questions.

- What is the general state of the industry in which I work?
- Is the organization I'm working for well managed and financially sound?
- What are current corporate policies toward reducing core staff? What kinds of jobs are being contracted to outside vendors?
- What technological or organizational changes are likely to affect the way my department or team will operate in the next few years?
- What staffing needs will change? Is my job in jeopardy?
- What skills and/or knowledges will be increasingly in demand?
- How does my current salary and benefit plan compare with those of the marketplace?
- What are current practices and policies regarding reassignments, job redesign, job sharing, part-time employment, and temporary work opportunities?
- Have there been any early retirement programs in my industry or company the last few years that may be offered again?

Apply the information gained from this general research to your own situation. How will you be personally affected if you stay in your organization for the foreseeable future?

	Yes	No
Overall, do I feel that my place is secure, that my work will be appreciated, and that I bring added value and contribute to the major challenges the organization is facing?	☐	☐
Will the skills and knowledge that I have enjoyed using in the past continue to be in demand?	☐	☐
Is there some way I should be upgrading my skills through education or training to keep marketable within my current employment?	☐	☐
Will there be any further promotional opportunity for me in this organization?	☐	☐
Will there be any other new opportunities opening up in my field?	☐	☐
Will suitable financial rewards be offered to me?	☐	☐
Is the location convenient and the work environment pleasant?	☐	☐
Do I have time outside of my work to nurture important personal relationships, to take care of my personal health, and to pursue community and leisure interests?	☐	☐

Stay in Your Current Organization

If the answers to your personal assessment are mostly positive ones, staying in your current organization may be the best option for you. Consider the following ways to do this:

- Maintain your present job and level of responsibility.
- Create a development plan to keep your skills current and marketable.
- Make a lateral move to meet changing needs in the organization or to use more preferred skills. To do so, you can look for open positions or look for problems, trouble spots, or new opportunities and design your next job around them.
- Take on a mentoring role, encouraging the professional growth of younger people in your organization.
- When getting closer to the time you choose for full retirement, encourage your organization to offer flexible options, as a gradual change from full employment to full retirement, such as job sharing, job redesign, or job downsizing.
- Convince your organization of the reasons why they should encourage older workers to stay. (See the reasons discussed on page 5.)

No matter how secure you might feel in your current organization, develop a plan for what you would do if you lose your job or retire earlier than planned.

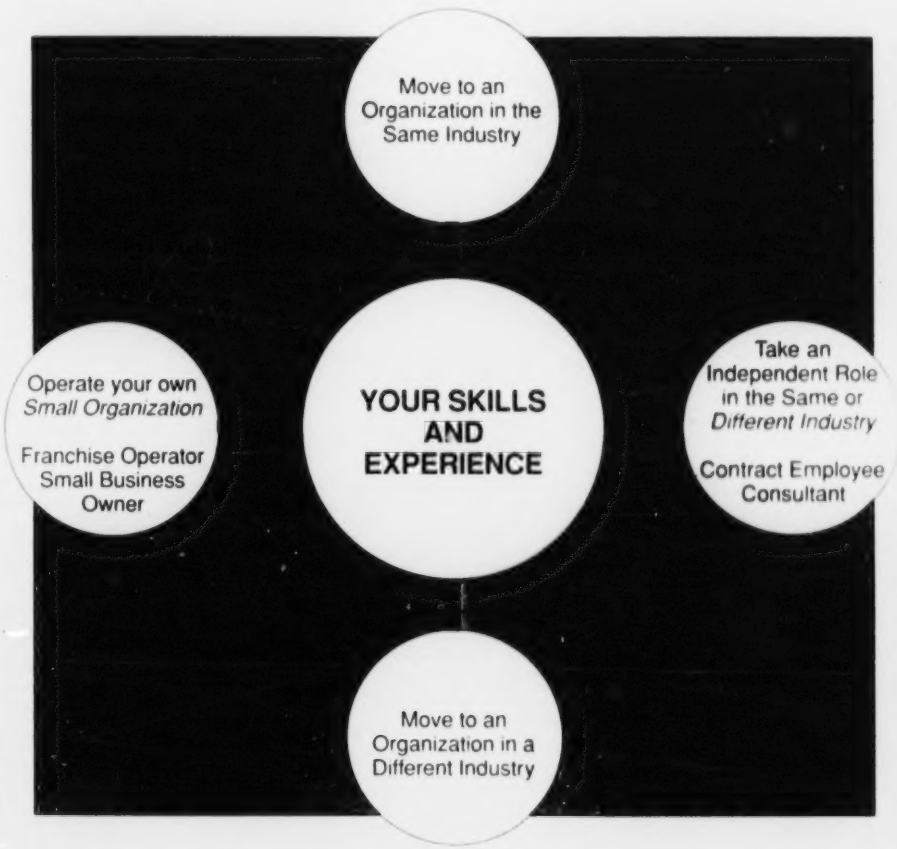
- Become involved in activities that keep your options open.
- Keep active in your profession. Keep your networks active and nurtured. Join professional and civic organizations to expand your network.
- Get involved in a small business as a volunteer or paid consultant.
- Start a consulting practice or do some other paid work on the side.
- Enrich your life with community and leisure involvements.

Move to a New Organization

Your assessment may show that your current situation is unstable, and that there is a high likelihood that you may soon be unemployed. Or you may feel underemployed and see little hope of that changing. In this case, you will want to consider a career move to a new organization and/or you may consider retraining to upgrade your skills.

Use Core Skills

Using your strongest skills as a springboard, think about where you could do similar work:


Move to an Organization in the Same Industry
Operate your own *Small Organization*
Franchise Operator
Small Business Owner
YOUR SKILLS AND EXPERIENCE
Take an Independent Role in the Same or *Different Industry*
Contract Employee
Consultant
Move to an Organization in a Different Industry

- To target growing companies or industries, do research in your local libraries. Read the business section of your local newspaper carefully. What industries and companies seem to be expanding or announcing record profits?
- Do informational interviews. This involves researching by asking knowledgeable people the questions that you want answered rather than using written sources.

The informational interview is an excellent, low-pressure way for you

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to obtain more information about a job, field, organization, or industry in which you are interested. The informational interview is not a job interview. You are seeking information only. Ask people to talk about a job, field, organization, or industry in which they are involved in an informal situation with no strings attached. Stress that you are not looking for a job. Always interview a person actually doing the work in which you are interested.

Informational interviews can provide you with job information and visibility to others. They can also expand your employment network.

Retrain Yourself for a New Career

When reflecting on your current job situation, you may feel that what you currently are doing is not a good match with the skills you most enjoy using. You may feel you would be more satisfied in a new career.

How can you identify a job that would be a better match with your skills, interests, and needs? The following list offers some suggestions:

- For a career change, brainstorm with people who know you well. Give them as much information as possible about what your most effective skills are, your interests, and your work motivations. Let them open up new options for you.
- Review Bill's example of how specific core skills can be used in a variety of ways to lead him to a new job. Brainstorm other possibilities.
- Enroll in a career planning course in a community college, career center, or with a private career counselor to help you come up with new options.
- Read one of the many do-it-yourself career planning books on the market such as AARP's *Think of Your Work Future* or Richard Bolles' *What Color Is Your Parachute?*
- Consider developing and refining skills and knowledge with TV courses, seminars, university extension courses, adult education, and community college courses.
- Build a new skill or knowledge area by volunteering in a community organization. In the above example, you could develop your financial analysis and planning skills by volunteering to be on the budget committee or a treasurer for your church or a local nonprofit organization.

Have a Plan for the Future

Know Your Financial Future

Good future planning also means a high degree of knowledge of your current and future financial situation. You need to know how your financial needs will impact your future work choices. The first step is to know your present income needs and to forecast future needs.

Most people's major sources of future income are pensions, profit-sharing plans, individually funded pensions, work income, and investments. With economic trends in mind, it is important to know:

- What happens to your pension in case of layoff or early retirement?
- What alternative pension and life and medical insurance plans are available to you? For medical benefits, you might consider alternative coverage such as professional organizations or trade union membership or HMOs. For pensions, there are individually funded alternatives such as IRA, KEOGH, or SEP plans.
- What will your Social Security benefits be when you retire? What is the current benefit loss through early retirement? What changes are expected in these laws in the next decade?
- How prepared are you for an immediate change in your job situation? Do you have at least six months' income in a relatively liquid investment if you should lose your job and have to support yourself through a job change period?

Develop Career Goals and Implement an Action Plan

After you gather data about yourself, your work options, and your financial situation, you will be ready to make more focused plans. You should develop a list of options and then narrow them to several specific goals that fit your present circumstances. The next step is to prepare specific action steps to fulfill these goals.

Bill's Best Options from brainstorming:	**Best Option for Now**
Certified Financial Planner	
Tax Advisory Service	
Accounting Software Consultant	

Action Steps	**By When**
Do informational interviews with local services	Next two months
Check national franchising companies	Next six months
Take small business courses at local university	Next semester
Design a small business plan	End of this year
Add a volunteer activity	Next year

Develop Backup Plans

Remember, your goals and action plans are not cast in concrete. In these fast-changing times, you will want to have backup contingency plans in case your Plan A does not materialize. These backups can cushion the emotional stress that comes when unforeseen events happen to you. They help you to keep flexible and responsive, two key traits for the 1990s and beyond!

Bill's Backup Plans:

Plan A: If an option is needed before Bill can investigate being an independent tax adviser and set up his business, he can chose an option that makes him immediately marketable. For him, this might mean taking a job in a new organization that needs a new accounting system.

Plan B: If Bill wants to have his own business but finds on the basis of his informational interviewing and research that there are limited opportunities in his geographic area for a tax advisory service, then he could set up a new action plan to look into the field of financial planning.

Design a Fulfilling Life

You have a great opportunity to put into place a plan that will be fulfilling in the years that you remain in the work force. At the same time, you want to begin to build a broader life plan that will be the base for your retirement years. Consider developing or expanding interests, involvements, and relationships that will remain in place regardless of the transitions in your work life. In that way, you will guarantee continuity in your leisure interests, community involvements, and continuing education and social networks.

Stay Employable

The final step in staying successfully employed is to back up your plans with personal preparation to maintain your physical and mental fitness and to project a healthy and vibrant image.

Maintain Physical and Mental Fitness

Build physical fitness, good nutrition, and weight control into your plan. These activities bring the double benefit of good health and the maintenance of vitality. Both are necessary to get what you want.

Just as important in this period of change are the attitudes of openness to new learning and the willingness to keep up with technological change. Develop plans for adding new knowledge, for refining your skills, and for applying them to new

situations. In this way you can continually exercise your mental muscles and expand your creativity.

Have a Resume Ready

You always need to be ready to make a job change. Often the lack of a current resume is what keeps someone from responding to an opportunity they hear about. For more information on resume writing you can request AARP's publication, *A Winning Resume*.

Be prepared for interviewing

Whether or not you need to conduct employment or informational interviews at this time, being ready for them is good insurance.

- Do I look like the right person for the job I am seeking or want to keep?
- Is my clothing suitable for the position, my image contemporary?
- Is my manner natural and positive? Am I ready to present my strengths and experience and show how they apply to the needs of the organization?
- Can I project openness to new situations and its demands?

Keep Up Your People Contacts

Since 80 percent of all jobs are found from personal contacts or referrals, it is important to keep developing new contacts and to maintain communication with established ones. Do not get in the habit of relating only to people in your own organization. Keep expanding your support system.

- Take on visible, interim work assignments, seeking those that broaden work relationships.
- Avoid long, solitary assignments.
- Join and actively participate in professional or community organizations.
- Develop personal support systems and networks.
- Acquire a knowledge of search firms, job search, and career planning resources.

Summary

No one has a crystal ball that will show you what the future holds. But you can be sure it will be different from the present. Your best strategy to be prepared for whatever the future holds is to know that change is guaranteed to be part of your future and that you must build the attitudes and skills to help you in these transitions.

Resource Section

Here is a more comprehensive skill list for your own self-assessment.

Skills List

WORKING WITH DATA AND INFORMATION

Numerical/ Organizational:

- Manage budgets/money
- Prepare financial/bookkeeping reports
- Allocate resources
- Compute/calculate numbers
- Plan finances
- Keep deadlines
- Accept responsibility
- Follow through
- Organize records: classify/file/process
- Make arrangements/contacts
- Implement decisions
- Coordinate
- Systematize

Problem Solving:

- Gather information
- Clarify problems
- Anticipate problems
- Organize and classify
- Evaluate
- Analyze/dissect/break into parts
- Problem solve
- Trouble-shoot
- Test ideas
- Critique
- Review
- Diagnose/find the root of the problem

Observational/ Analytical:

- Appraise
- Observe/reflect (people/data/things)

- Learn quickly
- Reason and abstract
- Perceive potential in others
- Assess

WORKING WITH PEOPLE

Leadership:

- Initiate
- Persist
- Confront problem situations
- Plan and promote change
- Lead others
- Motivate groups
- Inspire others
- Chair meetings
- Persuade
- Influence others
- Sell
- Negotiate and bargain
- Debate
- Promote ideas/products
- Reconcile conflicts
- Mediate

Management:

- Manage responsibility
- Delegate responsibility
- Plan and forecast
- Design and develop programs
- Establish procedures and/or organizational structures
- Implement policies
- Direct and supervise
- Review and evaluate others
- Hire and build teams
- Develop potential in people
- Organize and coordinate others

Communications/Public Relations:

- Communicate
- Write reports/letters/memos
- Converse
- Speak to a group
- Edit
- Read
- Make radio/TV presentations
- Tell stories
- Translate and explain
- Define
- Summarize
- Demonstrate
- Perform in public
- Write: imaginative/promotional

Helping/Human Relations:

- Care for others
- Empathize
- Listen and understand
- Counsel and guide
- Participate in teamwork
- Motivate others
- Advocate/negotiate for others
- Collaborate with others

Instructional/ Educational:

- Brief and explain
- Teach and tutor
- Advise and inform
- Train
- Lead and facilitate
- Illustrate concepts with examples

WORKING WITH THINGS

- Work
- Clean
- Shape
- Lift
- Balance
- Operate equipment
- Use tools
- Assemble
- Install
- Build
- Move

Resource List

Trends Affecting the Midlife and Older Worker

AARP, America's Changing Work Force: Statistics in Brief. Provides information about the demographics of the changing work force and profiles of workers age 45 and older. (D12633)

AARP, The Age Discrimination in Employment Act Guarantees You Certain Rights. Here's How ... (D12386)

Doering, M., Rhodes, S., and Schuster, M., *The Aging Worker: Research and Recommendations*. Beverly Hills, CA: Sage Publications, 1983.
Reviews scientific literature on the character of older workers.

Hudson Institute, *OPPORTUNITY 2000: Creative Affirmative Action*

Strategies for a Changing Workforce. Washington, DC: U.S. Department of Labor, 1988.
Outlines trends forecasting labor scarcity and emergence of a new work force. It profiles successful companies committed to full employment opportunities.

Handy, Charles. *The Age of Unreason*. Boston, MA: Harvard Business School Press, 1990.
Recommends the development of a "Skills Portfolio to Go" to be employable when a lifetime career at a corporation is not a viable alternative.

Wegmann, Robert. *Looking for Work in the New Economy*. Salt Lake City, UT: Olympus Publishing Co., 1985.
Summarizes changes to or in the American economy in prior decades and relates this information to the process of finding employment.

Information for Career Planning and Job Search

AARP. *A Winning Resume*. (D13961)
Provides a guide to writing an effective resume for older job seekers.

AARP. *Working Options: How to Plan Your Job Search, Your Work Life*. (D12403)

AARP. *Think of Your Work Future*.

Birsner, E. Patricia. *The 40+ Job Hunting Guide*. New York: Simon & Schuster, 1987.

Bolles, Richard. *What Color Is Your Parachute?*. Berkeley, CA: Ten Speed Press, 1992.
Provides a practical, self-directed manual for career planning and job hunting.

Katchadourian, Herant. *Midlife in Perspective: 50*. Stanford, CA: Stanford Alumni Association, 1986.
Provides a perspective on the many forces affecting the mid-life person: physical and psychological characteristics, the mind, relationships, and careers.

Lindquist, Carolyn Lloyd and Feodoroff, Pamela L., eds., *Where to Start Career Planning: Essential Resource Guide for Career Planning & Job Hunting*, 7th ed. Cornell University Career Center. 1989-1991. Distributed by Peterson's Guides.
Contains published sources of employment listings.

McWhirter, Darien A., *Your Rights at Work*. New York: John Wiley and Sons, 1989.

Morgan, John. *Getting a Job After 50*. Princeton, NJ: Petrocelli Books, 1987.
Covers the impact of new social phenomena that affect the 50+ population. Spells out how this population should prepare themselves.

Mort, Mary-Ellen. *Reaching the Hidden Job Market: Research Strategies and Resources*. 96 Sequoyah View Drive, Oakland, CA 94605.
Assists professional and managerial job seeker in using written reference materials for researching industries, developing a prospect list of companies, and finding company information. National focus with specific examples from the California Bay Area.

Ray, Samuel M., *Job Hunting After 50: Strategies for Success*. New York: John Wiley and Sons, 1991.

Rosen, Benson and Jerdee, Thomas H., *Older Employees: New Roles for Valued Resources*. Homewood, IL: Dow Jones-Irwin, 1985.
Discusses the changing nature of work, and how this affects older employees.

Wegmann, Robert. *The Right Place at the Right Time, Finding the Right Job in the New Economy*. Berkeley, CA: Ten Speed Press, 1987.
Gathers information from his book, *Looking for Work in the New Economy*, and creates a workbook for career planning and the job hunt.

Organizations

AARP WORKS Program: A volunteer-run employment planning program.
See *AARP WORKS Fact Sheet* (D12821).

40+: A national organization designed to assist the person over 40 in the job search process. Offices in major cities. Check your telephone book to see if there is one in your community.

Career Planning Centers: Consult the appendices in the latest addition of *What Color Is Your Parachute?* for resources in your community.

Community Colleges: These institutions usually offer career planning courses. Consult your local telephone book.

Success over Sixty Institute, Box 3095, Aspen, CO 81611.

Catalyst, 14 East 60th Street, New York, NY 10022: A national organization and information network funded to support women and work.

Adult Education Association of the U.S.A., 1225 19th Street, N.W., Washington, DC 20036.

International Franchise Association, 7315 Wisconsin Avenue, Bethesda, MD 20014.

Financial Planning

AARP, *Look Before You Leap: A Guide to Early Retirement Incentive Programs*. (D13990)

AARP, *A Guide to Understanding Your Pension Plan: A Pension Handbook*. (D13533)

AARP, *Social Security Q&A for Older Workers*. (D13761)

Order information for the American Association of Retired Persons (AARP). To order a free copy of any AARP publication, or additional copies of this guide, write to AARP Fulfillment, 601 E Street, N.W., Washington, DC 20049, specifying the title and AARP Stock Number. Allow 4-6 weeks for delivery.

About AARP

AARP is the nation's leading organization for people age 50 and over. It serves their needs and interests through legislative advocacy, research, informative programs, and community services provided by a network of local chapters and experienced volunteers throughout the country. The organization also offers members a wide range of special membership benefits, including Modern Maturity magazine and the monthly Bulletin.

About the Work Force Programs Department

AARP educates employers, employees, and the general public about retirement and employment issues affecting older workers through the Association's Work Force Programs Department. The Department assists midlife and older workers to make informed decisions about employment and retirement; encourages employers to hire and retain midlife and older workers and develop personnel policies and practices that are age-neutral; seeks to eliminate age discrimination in employment through educational, legislative, and judicial efforts; and informs older persons of their rights under federal and state age discrimination and pension laws.

Work Force Programs Department

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